



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [UNITED COMMUNITY BANKS, INC.](#)

City/State [BLAIRSVILLE, GA](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [19,485,796](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UNITED COMMUNITY BANKS, INC.](#)

[125 HIGHWAY 515 EAST](#)

[BLAIRSVILLE, GA 30512](#)

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	18,671,918	14,660,550	15,406,287	12,678,361	12,319,473
Net income (\$000)	217,783	104,586	164,091	185,720	166,111
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.94	2.65	71	3.26	2.80	80	3.27	2.77	82	3.69	3.01	83	3.55	3.08	77
+ Non-interest income	0.86	1.09	45	1.04	1.21	49	1.01	1.21	48	0.86	1.32	34	0.78	1.31	26
- Overhead expense	2.04	2.21	42	2.43	2.59	49	2.41	2.57	50	2.54	2.69	45	2.49	2.71	38
- Provision for credit losses	-0.26	-0.12	19	0.65	0.66	53	0.49	0.51	51	0.10	0.15	46	0.07	0.14	29
+ Securities gains (losses)	0	0.01	45	0.01	0.03	51	0	0.02	50	-0.01	0.01	13	-0.02	0	11
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	10	0	0	42	0	0	81
= Pretax net operating income (tax equivalent)	2.03	1.76	71	1.22	0.91	69	1.38	1.04	75	1.90	1.56	79	1.77	1.57	69
Net operating income	1.56	1.34	74	0.95	0.70	70	1.07	0.81	73	1.46	1.19	80	1.35	1.24	63
Net income	1.56	1.34	75	0.95	0.71	70	1.07	0.82	72	1.46	1.19	80	1.35	1.24	62
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.33	3.12	61	3.98	3.64	71	3.93	3.55	72	4.76	4.41	74	4.45	4.24	63
Interest expense	0.18	0.26	36	0.45	0.58	35	0.40	0.52	37	0.72	1.08	23	0.55	0.86	23
Net interest income (tax equivalent)	3.15	2.85	67	3.53	3.05	75	3.54	3.01	79	4.04	3.33	80	3.90	3.38	78
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.12	12	0.22	0.28	52	0.17	0.27	46	0.14	0.21	46	0.07	0.22	31
Earnings coverage of net loan and lease losses (X)	-1,161.62	26.30	1	12.08	20.97	50	15.54	22.91	58	20.61	24.40	61	36.70	21.75	79
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.89	1.32	20	1.14	1.58	24	1.20	1.58	29	0.70	0.83	38	0.73	0.90	33
Allowance for loan and lease losses / Total loans and leases	0.88	1.30	22	1.13	1.55	25	1.19	1.55	30	0.70	0.81	40	0.73	0.89	34
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.42	0.58	39	0.42	0.71	28	0.54	0.71	41	0.40	0.57	34	0.30	0.61	15
30–89 days past due loans and leases / Total loans and leases	0.07	0.29	10	0.11	0.37	18	0.18	0.39	24	0.22	0.43	26	0.29	0.44	35
Liquidity and Funding															
Net noncore funding dependence	-14.57	-3.31	18	-6.07	6.19	16	-10.90	3.20	12	-2.52	14.45	9	7.47	16.62	22
Net short-term noncore funding dependence	-16.05	-9.17	24	-8.36	-2.71	23	-13.23	-4.76	19	-4.55	3.38	19	4.72	4.66	38
Net loans and leases / Total assets	57.27	58.81	43	68.70	63	61	63.72	61.58	46	68.19	63.77	51	66.32	63.98	44
Capitalization															
Tier 1 leverage ratio	9.15	9.07	57	9.38	9.05	61	9.28	9.13	55	10.34	9.76	66	9.61	9.71	47
Holding company equity capital / Total assets	10.89	10.79	54	11.46	11.12	56	11.28	11.16	51	12.66	12.43	53	11.59	12.22	48
Total equity capital (including minority interest) / Total assets	10.89	10.91	52	11.46	11.24	54	11.28	11.29	48	12.66	12.57	52	11.59	12.27	47
Common equity tier 1 capital / Total risk-weighted assets	12.63	12.64	55	12.31	12.26	56	12.31	12.38	55	12.97	12.17	75	12.16	12.12	61
Net loans and leases / Equity capital (X)	5.26	5.47	48	5.99	5.73	54	5.65	5.58	53	5.39	5.21	56	5.72	5.29	60
Cash dividends / Net income	25.78	27.22	48	44.24	49.74	45	38.91	42.30	47	29.40	33.12	43	28.07	27.31	43
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	13.52	9.51	70	33.96	16.67	89	37.76	16.68	92	2.72	9.26	26	5.43	7	53
Equity capital	7.88	7.52	67	22.54	6.54	88	22.73	6.99	89	12.22	10.49	70	11.83	7.89	76
Net loans and leases	-5.37	-0.66	30	32.58	12.75	87	28.72	9.07	88	5.61	9.10	49	8.19	7.89	65
Noncore funding	-28.57	-21.64	41	6.34	-6.57	68	26.30	-12.18	90	-49.84	6.59	0	-2.60	10.67	27
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	10.98	10.65	63	14.92	13.73	66	14.64	13.56	67	11.90	13.04	65	13.34	13.37	67
Equity investment in subsidiaries / Equity capital	101.10	103.15	42	100.24	103.27	35	101.11	102.81	41	110.97	103.22	84	104.76	103.10	62
Cash from ops + noncash items + op expense / Op expense + dividends	137.16	155.61	50	277.61	142.45	87	217.27	147.24	81	56.15	190.27	8	281.10	174.91	85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	377,525	349,416	489,176	468,965	414,634	8.04	91.08
Income from lease financing receivables.....	2,624	2,733	3,620	3,361	2,051	-3.99	
Fully taxable income on loans and leases.....	378,018	349,820	489,725	469,176	415,022	8.06	92.05
Tax-exempt income on loans and leases.....	2,131	2,329	3,071	3,150	1,663	-8.50	187.97
Estimated tax benefit on income on loans and leases.....	731	799	1,053	1,080	576	-8.48	1288.71
Income on loans and leases (tax equivalent).....	380,880	352,948	493,849	473,406	417,261	7.91	92.73
Investment interest income (tax equivalent).....	53,502	48,745	63,874	74,994	77,918	9.76	8.65
Interest on balances due from depository institutions.....	1,227	1,498	1,711	2,148	1,594	-18.09	236.16
Interest income on other earning assets.....	330	531	614	1,094	1,635	-37.85	-61.67
Total interest income (tax equivalent).....	435,939	403,722	560,048	551,642	498,408	7.98	75.71
Interest on time deposits of \$250K or more	1,272	4,198	5,078	6,338	2,540	-69.70	
Interest on time deposits < \$250K.....	2,116	13,815	15,624	27,721	17,366	-84.68	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,594	17,330	21,069	32,799	19,636	-50.41	63.98
Interest on other borrowings and trading liabilities.....	6,872	5,734	8,261	10,905	16,476	19.85	-38.56
Interest on subordinated debt and mandatory convertible securities	4,694	4,484	6,204	5,553	5,311	4.68	
Total interest expense.....	23,548	45,561	56,236	83,316	61,329	-48.32	27.44
Net interest income (tax equivalent).....	412,391	358,161	503,812	468,326	437,079	15.14	79.60
Non-interest income.....	119,894	114,245	155,337	108,788	96,656	4.94	64.45
Adjusted operating income (tax equivalent)	532,285	472,406	659,149	577,114	533,735	12.68	75.95
Overhead expense.....	285,512	267,066	371,492	321,613	306,756	6.91	53.93
Provision for credit losses.....	-36,903	70,936	75,204	13,102	8,402		
Securities gains (losses)	41	746	748	-1,021	-1,914	-94.50	-95.55
Other tax equivalent adjustments	0	0	-1	0	1		-100.00
Pretax net operating income (tax equivalent).....	284,566	134,580	212,914	241,358	217,952	111.45	122.01
Applicable income taxes	63,758	27,484	45,355	52,992	49,814	131.98	42.57
Tax equivalent adjustments	3,025	2,510	3,468	2,646	2,027	20.52	-69.83
Applicable income taxes (tax equivalent).....	66,783	29,994	48,823	55,638	51,841	122.65	21.99
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	217,783	104,586	164,091	185,720	166,111	108.23	196.57
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	217,783	104,586	164,091	185,720	166,111	108.23	196.57
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	217,783	104,586	164,091	185,720	166,111	108.23	196.57
Investment securities income (tax equivalent).....	53,502	48,745	63,874	74,994	77,918	9.76	8.65
US Treasury and agency securities (excluding mortgage-backed securities)	3,921	2,453	3,387	3,539	3,260	59.85	-16.11
Mortgage-backed securities	34,008	32,844	42,295	50,771	50,677	3.54	39.65
All other securities	15,573	13,448	18,192	20,684	23,981	15.80	-22.97
Cash dividends declared.....	56,148	46,272	63,843	54,601	46,628	21.34	253.80
Common	50,991	44,458	60,310	54,601	46,628	14.69	221.73
Preferred.....	5,157	1,814	3,533	0	0	184.29	24457.14

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.11	2.90	65	3.67	3.35	72	3.64	3.27	72	4.35	4	74	4.05	3.87	65
Less: Interest expense	0.17	0.24	38	0.41	0.54	37	0.37	0.48	37	0.66	0.98	26	0.50	0.79	26
Equals: Net interest income (tax equivalent)	2.94	2.65	71	3.26	2.80	80	3.27	2.77	82	3.69	3.01	83	3.55	3.08	77
Plus: Non-interest income	0.86	1.09	45	1.04	1.21	49	1.01	1.21	48	0.86	1.32	34	0.78	1.31	26
Equals: adjusted operating income (tax equivalent)	3.80	3.80	57	4.30	4.06	67	4.28	4.04	67	4.55	4.41	60	4.33	4.46	44
Less: Overhead expense	2.04	2.21	42	2.43	2.59	49	2.41	2.57	50	2.54	2.69	45	2.49	2.71	38
Less: Provision for credit losses	-0.26	-0.12	19	0.65	0.66	53	0.49	0.51	51	0.10	0.15	46	0.07	0.14	29
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	47	0.01	0.03	51	0	0.02	50	-0.01	0.01	13	-0.02	0	11
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	10	0	0	42	0	0	81
Equals: Pretax net operating income (tax equivalent)	2.03	1.76	71	1.22	0.91	69	1.38	1.04	75	1.90	1.56	79	1.77	1.57	69
Less: Applicable income taxes (tax equivalent)	0.48	0.41	73	0.27	0.21	66	0.32	0.23	75	0.44	0.36	76	0.42	0.33	77
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.56	1.34	74	0.95	0.70	70	1.07	0.81	73	1.46	1.19	80	1.35	1.24	63
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.56	1.34	75	0.95	0.71	70	1.07	0.82	72	1.46	1.19	80	1.35	1.24	62
Memo: Net income (last four quarters)	1.51	1.30	72	1.08	0.81	72	1.07	0.82	72	1.46	1.19	79	1.35	1.24	62
Net income—BHC and noncontrolling (minority) interest	1.56	1.35	75	0.95	0.72	69	1.07	0.83	72	1.46	1.20	80	1.35	1.25	61
Margin Analysis															
Average earning assets / Average assets	93.39	93.09	54	92.21	92.11	53	92.40	92.32	52	91.43	91.05	55	90.91	91.48	43
Average interest-bearing funds / Average assets	55.38	61.98	22	56.79	64.67	20	56.44	64.06	19	60.08	65.57	26	61.35	65.56	31
Interest income (tax equivalent) / Average earning assets	3.33	3.12	61	3.98	3.64	71	3.93	3.55	72	4.76	4.41	74	4.45	4.24	63
Interest expense / Average earning assets	0.18	0.26	36	0.45	0.58	35	0.40	0.52	37	0.72	1.08	23	0.55	0.86	23
Net interest income (tax equivalent) / Average earning assets	3.15	2.85	67	3.53	3.05	75	3.54	3.01	79	4.04	3.33	80	3.90	3.38	78
Yield or Cost															
Total loans and leases (tax equivalent)	4.41	4.07	73	4.63	4.35	70	4.68	4.27	74	5.42	5.09	75	5.09	4.95	71
Interest-bearing bank balances	0.12	0.13	40	0.31	0.36	47	0.22	0.27	40	1.66	2.04	28	1.53	1.64	35
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			2.17	
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23		0.99			1.11	
Total earning assets	3.31	3.09	62	3.96	3.61	73	3.91	3.51	74	4.74	4.36	75	4.43	4.20	66
Investment securities (tax equivalent)	1.56	1.77	37	2.53	2.36	68	2.32	2.25	57	2.79	2.76	54	2.73	2.68	56
US Treasury and agency securities (excluding mortgage-backed securities)	1.35	1.23	59	1.84	1.85	52	1.65	1.75	52	2.26	2.32	54	1.96	2.05	47
Mortgage-backed securities	1.45	1.55	42	2.50	2.17	83	2.27	2.05	68	2.75	2.61	68	2.48	2.50	50
All other securities	1.57	2.85	11	2.61	3.28	23	2.31	3.24	15	3.60	4.06	43	3.60	4.20	45
Interest-bearing deposits	0.16	0.22	36	0.58	0.60	53	0.49	0.53	50	0.93	1.10	37	0.58	0.81	30
Time deposits of \$250K or more	0.62	0.70	43	1.64	1.53	57	1.52	1.42	58	2.03	1.96	53	1.15	1.44	25
Time deposits < \$250K	0.21	0.67	6	1.17	1.47	22	1.01	1.36	20	1.60	1.82	33	1.05	1.29	33
Other domestic deposits	0.14	0.16	51	0.38	0.41	47	0.32	0.36	48	0.63	0.93	27	0.39	0.67	24
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0	0.18	7	0.25	0.71	16	0.25	0.62	16	2.50	1.86	79	1.94	1.51	67
Other borrowed funds and trading liabilities	4.52	1.29	96	2.89	1.54	91	3.27	1.50	93	2.31	2.38	46	2.25	2.28	50
All interest-bearing funds	0.30	0.38	43	0.73	0.82	48	0.65	0.74	46	1.09	1.49	27	0.81	1.19	24

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018						
Non-interest Income and Expenses														
Total non-interest income	119,894		114,245		155,337		108,788		96,656					
Fiduciary activities income	3,187		969		1,957		0		0					
Service charges on deposit accounts - domestic	14,747		14,344		19,489		22,971		23,211					
Trading revenue.....	2,692		5,022		6,725		0		0					
Investment banking fees and commissions.....	8,096		4,530		6,204		6,143		5,182					
Insurance activities revenue.....	3,427		1,754		2,776		1,592		1,334					
Venture capital revenue.....	0		0		0		0		0					
Net servicing fees	3,414		-1,869		-1,804		2,318		3,361					
Net securitization income	0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....	56,797		49,687		72,120		31,387		24,847					
Other non-interest income.....	27,534		39,808		47,870		44,377		38,721					
Total overhead expenses	285,512		267,066		371,492		321,613		306,756					
Personnel expense.....	179,123		162,342		223,772		201,111		180,747					
Net occupancy expense.....	27,275		24,462		34,109		32,518		33,146					
Goodwill impairment losses	0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....	2,941		3,126		4,168		4,939		6,846					
Other operating expenses.....	76,173		77,136		109,443		83,045		86,017					
Fee income on mutual funds and annuities.....	6,240		4,543		6,220		6,150		5,191					
Memoranda														
Assets under management in proprietary mutual funds and annuities	26,651		0		0		0		0					
Number of equivalent employees	2,481		2,415		2,399		2,308		2,312					
Average personnel expense per employee.....	72.20		67.22		93.28		87.14		78.18					
Average assets per employee.....	7,525.96		6,070.62		6,421.96		5,493.22		5,328.49					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	5.20	2.14	82	3.98	2.09	76	4	2.02	78	5.65	2.72	79	5.37	3.08
Overhead expenses / Net Interest Income + non-interest income	53.95	58.85	27	56.84	62.06	31	56.66	62.28	31	55.98	61.29	30	57.69	60.88
Percent of Average Assets														
Total overhead expense	2.04	2.21	42	2.43	2.59	49	2.41	2.57	50	2.54	2.69	45	2.49	2.71
Personnel expense.....	1.28	1.23	63	1.48	1.30	67	1.45	1.30	66	1.59	1.41	68	1.47	1.44
Net occupancy expense.....	0.19	0.24	29	0.22	0.26	26	0.22	0.26	27	0.26	0.28	37	0.27	0.28
Other operating expenses.....	0.56	0.72	30	0.73	0.95	36	0.74	0.94	41	0.69	0.97	28	0.75	0.97
Overhead less non-interest income	1.18	1.08	53	1.39	1.27	64	1.40	1.25	65	1.68	1.32	73	1.71	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	53.64	58.34	28	56.53	61.60	32	56.36	61.82	31	55.73	60.64	30	57.47	60.37
Personnel expense.....	33.65	32.89	50	34.36	32.31	61	33.95	32.36	56	34.85	32.39	61	33.86	32.51
Net occupancy expense.....	5.12	6.26	30	5.18	6.55	25	5.17	6.58	27	5.63	6.52	32	6.21	6.48
Other operating expenses.....	14.86	18.68	19	16.99	22.16	28	17.24	22.28	31	15.25	21.20	13	17.40	20.90
Total non-interest income	22.52	28.20	37	24.18	28.52	43	23.57	28.83	41	18.85	29.23	28	18.11	28.50
Fiduciary activities income	0.60	2.27	35	0.21	2.06	29	0.30	2.09	33	0	1.97	14	0	2.14
Service charges on domestic deposit accounts	2.77	3.25	40	3.04	3.23	43	2.96	3.27	42	3.98	3.88	49	4.35	4.15
Trading revenue.....	0.51	0.68	68	1.06	1.37	67	1.02	1.28	66	0	1.18	22	0	0.85
Investment banking fees and commissions.....	1.52	2.46	53	0.96	2.59	38	0.94	2.46	39	1.06	3.54	37	0.97	3.42
Insurance activities revenue.....	0.64	0.38	76	0.37	0.41	69	0.42	0.41	72	0.28	0.47	68	0.25	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0.64	0.56	68	-0.40	-0.04	16	-0.27	0.01	17	0.40	0.28	73	0.63	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	10.67	3.64	89	10.52	3.74	87	10.94	3.92	86	5.44	1.86	90	4.66	1.61
Other non-interest income.....	5.17	9.39	25	8.43	9.49	50	7.26	9.65	42	7.69	10.04	44	7.25	9.86
Overhead less non-interest income	31.11	29.67	46	32.35	31.97	47	32.79	31.93	48	36.88	31.06	61	39.36	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.41	21.49	57	20.42	18.64	58	21.30	18.63	63	21.96	20.56	62	22.86	19.04
Applicable income tax + TE / Pretax net operating income + TE	23.47	23.11	59	22.29	22.16	44	22.93	21.18	59	23.05	23.23	49	23.79	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	8,221,358	7,851,868	7,967,464	6,777,509	6,229,308	4,71	59.05	
Commercial and industrial loans	2,825,973	3,865,469	3,302,874	1,904,224	1,781,874	-26.89	199.46	
Loans to individuals	140,748	146,658	144,282	126,828	328,440	-4.03	-76.25	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00	
Agricultural loans	6,049	8,517	6,418	7,196	4,343	-28.98	496.55	
Other loans and leases	65,333	54,985	55,210	55,280	58,371	18.82	55.02	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	11,259,461	11,927,497	11,476,248	8,871,037	8,402,336	-5.60	66.66	
Less: Allowance for loan and lease losses	99,620	134,256	137,010	62,089	61,203	-25.80	58.22	
Net loans and leases	11,159,841	11,793,241	11,339,238	8,808,948	8,341,133	-5.37	66.74	
Debt securities that reprice or mature in over 1 year	4,119,363	2,276,242	2,706,142	1,955,873	2,581,517	80.97	105.10	
Mutual funds and equity securities	1,283	1,403	1,687	1,973	1,076	-8.55	14.04	
Subtotal	15,280,487	14,070,886	14,047,067	10,766,794	10,923,726	8.60	75.59	
Interest-bearing bank balances	1,581,916	841,082	1,370,911	286,282	91,883	88.08	3614.38	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	1,215,396	812,580	938,941	602,242	321,359	49.57	120.81	
Trading assets	39,488	87,979	72,509	0	0	-55.12		
Total earning assets	18,117,287	15,812,527	16,429,428	11,655,318	11,336,968	14.58	94.90	
Non-interest-bearing cash and due from depository institutions	238,552	207,858	238,922	231,095	235,554	14.77	29.25	
Premises, fixed assets, and leases	247,232	240,255	246,561	232,326	203,602	2.90	32.51	
Other real estate owned	2,313	953	647	475	1,305	142.71	-74.82	
Investment in unconsolidated subsidiaries	6,477	5,012	5,097	4,679	3,652	29.23	275.04	
Intangible and other assets	873,935	899,060	875,500	794,774	795,219	-2.79	40.48	
Total assets	19,485,796	17,165,665	17,796,155	12,918,667	12,576,300	13.52	89.19	
Quarterly average assets	19,292,934	16,953,728	17,643,500	12,920,713	12,558,773	13.80	87.65	
Average loans and leases (YTD)	11,527,519	10,169,569	10,558,427	8,740,533	8,203,584	13.35	82.96	
Memoranda								
Loans held-for-sale	68,424	128,587	105,433	58,484	18,935	-46.79	122.05	
Loans not held-for-sale	11,191,037	11,798,910	11,370,815	8,812,553	8,383,401	-5.15	66.41	
Real estate loans secured by 1–4 family	2,486,039	2,379,386	2,349,445	2,095,627	2,025,462	4.48	39.33	
Commercial real estate loans	5,700,396	5,427,668	5,574,583	4,622,142	4,141,036	5.02	70.68	
Construction and land development	1,267,903	1,241,773	1,248,747	1,212,662	1,007,118	2.10	65.27	
Multifamily	190,880	148,963	168,713	146,257	109,383	28.14	89.65	
Nonfarm nonresidential	4,241,613	4,036,932	4,157,123	3,263,223	3,024,535	5.07	71.59	
Real estate loans secured by farmland	34,923	44,814	43,436	59,740	62,810	-22.07	-22.08	
Total investment securities	5,336,042	3,090,225	3,646,770	2,560,088	2,903,952	72.67	108.44	
U.S. Treasury securities	259,001	128,534	128,072	154,618	149,307	101.50	78.78	
US agency securities (excluding mortgage-backed securities)	220,909	125,863	163,547	5,420	29,095	75.52	746.72	
Municipal securities	538,096	422,357	473,997	271,970	302,492	27.40	338.20	
Mortgage-backed securities	3,491,778	1,900,935	2,244,979	1,830,591	2,057,504	83.69	130.73	
Asset-backed securities	664,003	411,864	562,721	92,425	165,314	61.22	51.18	
Other debt securities	160,972	99,269	71,767	203,091	199,164	62.16	-48.50	
Mutual funds and equity securities	1,283	1,403	1,687	1,973	1,076	-8.55	14.04	
Available-for-sale securities	4,251,436	2,690,446	3,224,722	2,274,581	2,628,469	58.02	91.93	
U.S. Treasury securities	239,205	128,534	128,072	154,618	149,307	86.10	65.11	
US agency securities (excluding mortgage-backed securities)	150,718	115,247	152,972	5,420	29,095	30.78	477.68	
Municipal securities	278,255	259,176	276,274	226,490	233,941	7.36	328.84	
Mortgage-backed securities	2,773,283	1,676,356	2,032,916	1,592,537	1,851,648	65.44	126.14	
Asset-backed securities	664,003	411,864	562,721	92,425	165,314	61.22	51.18	
Other debt securities	145,972	99,269	71,767	203,091	199,164	47.05	-53.30	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	-3,399	15,445	16,831	4,369	-5,603			
Available-for-sale securities appreciation (depreciation)	13,688	76,839	72,611	33,974	-31,795	-82.19	-62.17	
Structured notes, fair value	8,136	14,197	10,545	12,623	14,430	-42.69		
Pledged securities	1,219,125	903,103	1,113,756	917,849	925,232	34.99	-8.26	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	6,496,971	1,490,151	1,569,555	645,082	337,655	335.99	1638.80
NOW, ATS and transaction accounts	3,494,244	780,407	846,130	416,631	250,382	347.75	1038.72
Time deposits less brokered deposits < \$250K	1,067,141	1,284,272	1,189,067	1,435,077	1,212,525	-16.91	
MMDA and other savings accounts	5,374,650	10,436,750	11,033,721	7,893,647	7,806,948	-48.50	-14.68
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	16,433,006	13,991,580	14,638,473	10,390,437	9,607,510	17.45	113.15
Time deposits of \$250K or more	253,166	327,762	305,384	349,478	246,391	-22.76	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	479	160,000	-100.00	
Other borrowings w/remaining maturity over 1 year	133,681	183,216	183,441	106,078	139,368	-27.04	-15.68
Brokered deposits < \$250K	183,795	287,895	290,098	160,701	683,715	-36.16	
Noncore funding	570,642	798,873	778,923	616,736	1,229,474	-28.57	-58.55
Trading liabilities	21,614	30,261	24,631	0	0	-28.57	
Subordinated notes and debentures + trust preferred securities	113,458	143,487	143,515	128,147	127,821	-20.93	591.06
Other liabilities	224,717	234,210	203,084	147,655	153,942	-4.05	91.05
Total liabilities	17,363,437	15,198,411	15,788,626	11,282,975	11,118,747	14.25	88.31
 Equity Capital							
Perpetual preferred stock (including surplus)	96,422	96,422	96,422	0	0	0.00	
Common stock	86,559	86,611	86,675	79,014	89,978	-0.06	10.92
Common surplus	1,642,807	1,648,098	1,649,853	1,508,132	1,499,583	-0.32	28.86
Retained earnings	298,503	94,938	136,869	40,152	-90,419	214.42	
Accumulated other comprehensive income	-1,932	41,185	37,710	8,394	-41,589		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,122,359	1,967,254	2,007,529	1,635,692	1,457,553	7.88	96.64
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,122,359	1,967,254	2,007,529	1,635,692	1,457,553	7.88	96.64
 Total liabilities and capital	19,485,796	17,165,665	17,796,155	12,918,667	12,576,300	13.52	89.19
 Memoranda							
Non-interest-bearing deposits	6,496,971	5,230,814	5,391,722	3,481,151	3,212,977	24.21	152.76
Interest-bearing deposits	10,372,996	9,376,423	9,842,233	7,419,465	7,324,639	10.63	76.62
Total deposits	16,869,967	14,607,237	15,233,955	10,900,616	10,537,616	15.49	99.80
Long-term debt that reprices within 1 year	0	64,828	64,857	49,736	0	-100.00	
 Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,007,529	1,635,692	1,635,692	1,457,553	1,303,334		
Accounting restatements	0	-3,529	-3,529	-549	0		
Net income	217,783	104,586	164,091	185,720	166,111		
Net sale of new perpetual preferred stock	0	96,422	96,422	0	0		
Net sale of new common stock	3,538	-16,025	-14,209	-2,416	821		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	15,101	0	0	0	0		
Changes incident to business combinations	4,400	163,589	163,589	0	45,746		
Less: Dividends declared	56,148	46,272	63,843	54,601	46,628		
Change in other comprehensive income	-39,642	32,791	29,316	49,985	-16,348		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	4,517		
Holding company equity capital, ending balance	2,122,359	1,967,254	2,007,529	1,635,692	1,457,553		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	42.19	36.06	64	45.74	36.66	67	44.77	36.22	68	52.46	37.78	71	49.53	37.19	68
Commercial and industrial loans	14.50	11.11	72	22.52	14.40	86	18.56	13.52	75	14.74	12.02	65	14.17	12.85	58
Loans to individuals	0.72	3.60	34	0.85	3.57	36	0.81	3.40	36	0.98	4.20	33	2.61	4.31	54
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.03	0.21	48	0.05	0.20	53	0.04	0.19	50	0.06	0.24	52	0.03	0.30	47
Other loans and leases.....	0.34	4.26	8	0.32	4.66	6	0.31	4.63	6	0.43	5.01	6	0.46	5	5
Net loans and leases.....	57.27	58.81	43	68.70	63	61	63.72	61.58	46	68.19	63.77	51	66.32	63.98	44
Debt securities over 1 year.....	21.14	18.32	66	13.26	14.80	42	15.21	15.55	51	15.14	14.60	55	20.53	14.63	78
Mutual funds and equity securities	0.01	0.05	40	0.01	0.06	41	0.01	0.05	41	0.02	0.06	46	0.01	0.06	41
Subtotal	78.42	78.17	41	81.97	79.07	52	78.93	78.16	38	83.34	79.65	45	86.86	79.97	73
Interest-bearing bank balances	8.12	9.37	42	4.90	6.40	42	7.70	7.51	54	2.22	3.06	53	0.73	3.04	22
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	6.24	1.51	92	4.73	1.85	88	5.28	1.68	91	4.66	1.91	85	2.56	1.96	73
Trading assets	0.20	0.58	57	0.51	1.04	56	0.41	1.01	52	0	1.19	15	0	1.33	15
Total earning assets.....	92.98	91.57	65	92.12	90.87	64	92.32	91.05	63	90.22	89.53	57	90.15	89.74	55
Non-interest cash and due from depository institutions.....	1.22	0.99	68	1.21	1.03	65	1.34	1.07	74	1.79	1.14	90	1.87	1.21	86
Other real estate owned.....	0.01	0.01	61	0.01	0.03	27	0	0.02	27	0	0.03	23	0.01	0.04	28
All other assets.....	5.80	7.39	30	6.67	8.03	32	6.34	7.82	33	7.99	9.27	34	7.98	8.98	37
Memoranda															
Short-term investments	14.36	12.31	65	9.63	10.21	58	12.98	11.17	69	6.88	7.63	61	3.29	7.80	42
U.S. Treasury securities.....	1.33	1.18	69	0.75	0.91	69	0.72	0.84	71	1.20	1.03	69	1.19	1.04	63
US agency securities (excluding mortgage-backed securities)	1.13	0.75	72	0.73	0.59	67	0.92	0.63	72	0.04	0.54	32	0.23	0.69	52
Municipal securities	2.76	1.70	72	2.46	1.60	70	2.66	1.69	69	2.11	1.34	71	2.41	1.62	67
Mortgage-backed securities	17.92	13.46	72	11.07	11.20	51	12.61	11.75	53	14.17	11.44	68	16.36	11.13	79
Asset-backed securities	3.41	0.47	91	2.40	0.31	92	3.16	0.32	94	0.72	0.28	80	1.31	0.33	84
Other debt securities	0.83	0.51	72	0.58	0.40	70	0.40	0.42	62	1.57	0.39	88	1.58	0.41	88
Loans held-for-sale.....	0.35	0.50	61	0.75	0.52	67	0.59	0.52	65	0.45	0.39	67	0.15	0.30	48
Loans held for investment	57.43	58.34	42	68.74	63.22	62	63.89	61.72	47	68.22	63.50	51	66.66	63.93	43
Real estate loans secured by 1–4 family	12.76	11.57	60	13.86	12.28	55	13.20	11.91	55	16.22	13.29	63	16.11	13.46	63
Revolving	3.45	1.44	90	4.20	1.72	92	3.99	1.66	92	5.20	2.07	92	5.60	2.27	91
Closed-end, secured by first liens	9.22	9.73	48	9.54	10.10	48	9.09	9.81	48	10.84	10.69	51	10.33	10.57	49
Closed-end, secured by junior liens	0.09	0.19	39	0.12	0.24	41	0.12	0.22	41	0.19	0.28	48	0.18	0.31	43
Commercial real estate loans	29.25	22.35	66	31.62	22.30	70	31.32	22.22	69	35.78	22.23	80	32.93	21.58	73
Construction and land development.....	6.51	3.40	86	7.23	3.47	86	7.02	3.40	85	9.39	3.44	93	8.01	3.51	89
Multifamily.....	0.98	3.32	25	0.87	3.10	22	0.95	3.12	23	1.13	3.01	28	0.87	2.72	29
Nonfarm nonresidential	21.77	14.65	78	23.52	14.72	80	23.36	14.72	79	25.26	14.69	80	24.05	14.44	78
Real estate loans secured by farmland.....	0.18	0.35	61	0.26	0.33	65	0.24	0.33	65	0.46	0.36	71	0.50	0.41	69

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	73.02	60.51	69	65.83	56.15	67	69.43	57.15	70	76.40	57.46	76	74.14	56.49	74
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	22.08	20	57	19.95	19.51	50	20.47	19.43	51	23.62	20.75	59	24.11	21.10	59
Real estate loans secured by 1–4 family.....	5.97	2.47	91	6.04	2.66	91	6.19	2.64	92	7.57	3.15	92	8.38	3.50	93
Revolving	16.11	17.35	45	13.91	16.64	39	14.28	16.59	40	16.05	17.39	42	15.73	17.39	41
Closed-end.....	50.63	37.13	75	45.51	33.63	70	48.57	34.63	77	52.10	33.52	86	49.28	32.14	82
Construction and land development.....	11.26	5.69	83	10.41	5.18	87	10.88	5.26	87	13.67	5.09	94	11.99	5.20	90
1–4 family.....	3.72	1.19	89	2.98	0.94	89	3.12	0.93	90	3.78	0.94	95	3.31	1.02	89
Other.....	7.54	4.46	77	7.43	4.09	83	7.76	4.19	85	9.89	4.02	93	8.68	4.05	89
Multifamily.....	1.70	5.41	19	1.25	4.78	19	1.47	4.96	17	1.65	4.69	23	1.30	4.10	25
Nonfarm nonresidential	37.67	24.45	79	33.85	22.19	81	36.22	22.93	82	36.79	22.15	84	36	21.40	84
Owner-occupied.....	18.28	8.31	92	15.87	7.46	90	16.97	7.68	92	17.97	7.72	92	18.03	8.03	91
Other.....	19.40	15.83	61	17.98	14.52	61	19.25	14.95	63	18.82	14.34	68	17.96	13.38	64
Real estate loans secured by farmland.....	0.31	0.61	61	0.38	0.52	65	0.38	0.54	64	0.67	0.55	71	0.75	0.63	72
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	25.10	19.45	72	32.41	22.98	80	28.78	22.17	75	21.47	19.53	61	21.21	20.32	61
Loans to individuals	1.25	6.58	34	1.23	6.23	32	1.26	6.13	34	1.43	7.13	31	3.91	7.36	51
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.05	0.38	45	0.07	0.31	48	0.06	0.32	46	0.08	0.37	52	0.05	0.46	47
Other loans and leases.....	0.58	8.42	9	0.46	9.11	6	0.48	9.09	6	0.62	9.85	5	0.69	9.66	5
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	452.64	383.43	60	470.64	387.92	62	463.67	381.27	60	497.80	391.26	66	504.88	379.80	66
Real estate loans secured by 1–4 family.....	136.87	124.74	59	142.62	130.23	55	136.73	125.03	54	153.92	138.18	56	164.16	137.84	60
Revolving	37	15.53	89	43.21	18.32	90	41.33	17.42	91	49.32	21.26	90	57.04	23.33	91
Closed-end.....	99.88	107.54	51	99.41	110.40	46	95.40	106.14	46	104.60	115.20	46	107.12	112.79	50
Commercial real estate loans	313.85	238.58	68	325.34	237.16	72	324.42	234.65	72	339.49	229.44	74	335.63	219.72	75
Construction and land development.....	69.81	36.07	83	74.43	36.48	84	72.67	35.62	84	89.07	34.95	91	81.63	35.36	89
1–4 family.....	23.04	7.44	90	21.33	6.64	90	20.83	6.34	89	24.62	6.61	92	22.51	7.04	89
Other.....	46.77	28.34	78	53.10	28.60	82	51.84	28.16	80	64.45	27.32	89	59.12	27.26	88
Multifamily.....	10.51	35.29	23	8.93	32.93	21	9.82	32.74	21	10.74	31.04	27	8.87	27.85	29
Nonfarm nonresidential	233.53	156.30	79	241.97	156.60	79	241.93	155.06	80	239.68	152.10	78	245.14	147.22	79
Owner-occupied.....	113.30	52.63	89	113.45	52.43	90	113.34	52.37	90	117.08	53.07	90	122.81	54.89	91
Other.....	120.24	100.99	59	128.52	101.87	60	128.59	100.54	61	122.60	97.41	63	122.33	91.80	63
Real estate loans secured by farmland.....	1.92	3.67	62	2.69	3.43	66	2.53	3.44	65	4.39	3.60	69	5.09	4.02	72
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	155.59	116.17	72	231.70	150.16	85	192.21	139.91	73	139.86	122.02	62	144.42	128.82	58
Loans to individuals	7.75	36.56	34	8.79	36.83	35	8.40	37.47	35	9.32	43.51	31	26.62	42.67	53
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.33	2.03	49	0.51	1.99	52	0.37	1.88	50	0.53	2.18	51	0.35	2.72	48
Other loans and leases.....	3.60	47.63	8	3.30	49.92	6	3.21	49.54	6	4.06	52.44	5	4.73	51.79	5
Supplemental															
Non-owner occupied CRE loans / Gross loans	33.32	29.25	57	30.36	26.62	57	32.59	27.32	59	34.40	26.45	65	31.54	24.79	61
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	206.53	187.63	56	217.09	186.45	53	217.63	183.76	57	224.15	178.57	61	214.78	167.93	64
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	319.82	244.92	71	330.54	243.47	73	330.97	240.85	74	341.23	236.10	74	337.58	225.98	75

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	14.36	12.31	65	9.63	10.21	58	12.98	11.17	69	6.88	7.63	61	3.29	7.80	42
Liquid assets	29.31	29.12	47	17.78	24.65	32	22.39	26.22	41	16.92	22.44	42	17.40	22.72	42
Investment securities	27.38	20.37	70	18	17.19	56	20.49	17.85	62	19.82	16.99	64	23.09	17.27	78
Net loans and leases	57.27	58.81	43	68.70	63	61	63.72	61.58	46	68.19	63.77	51	66.32	63.98	44
Net loans, leases and standby letters of credit	57.42	59.61	42	68.89	63.89	61	63.90	62.48	44	68.36	64.84	50	66.53	65.07	37
Core deposits	84.33	75.52	88	81.51	69.20	88	82.26	70.67	89	80.43	63.09	92	76.39	62.13	85
Noncore funding	2.93	10.15	14	4.65	15.53	13	4.38	14.13	14	4.77	19.36	8	9.78	21.34	15
Time deposits of \$250K or more	1.30	1.67	47	1.91	2.35	47	1.72	2.11	47	2.71	2.94	54	1.96	2.89	33
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.19	11	0	1.44	10	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	30	0	0.59	26	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	0	1.75	4	0	1.24	7	0	3.01	7	1.27	3.67	31
Earning assets that reprice within 1 year	41.08	38.80	55	41.72	38.76	54	44.10	39.38	59	41.96	39.29	57	36.38	40.29	36
Interest-bearing liabilities that reprice within 1 year	6.50	6.64	65	9.07	8.86	63	7.95	8.20	62	13.12	10.19	77	13.64	10.01	75
Long-term debt that reprices within 1 year	0	0.27	31	0.38	0.52	67	0.36	0.47	68	0.38	0.96	60	0	1.34	25
Net assets that reprice within 1 year	34.58	30.83	54	32.27	27.76	57	35.79	29.11	60	28.45	26.63	55	22.74	27.38	36
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-14.57	-3.31	18	-6.07	6.19	16	-10.90	3.20	12	-2.52	14.45	9	7.47	16.62	22
Net short-term noncore funding dependence	-16.05	-9.17	24	-8.36	-2.71	23	-13.23	-4.76	19	-4.55	3.38	19	4.72	4.66	38
Short-term investment / Short-term noncore funding	813.69	304.29	88	346.89	149.65	85	511.79	184.19	91	222.68	77.77	88	44.50	66.46	52
Liquid assets - short-term noncore funding / Nonliquid assets	38.97	36.72	57	18.24	24.47	48	25.58	28.18	54	16.65	16.97	56	12.13	16.04	51
Net loans and leases / Total deposits	66.15	73.05	33	80.74	82.06	43	74.43	79.43	32	80.81	90.31	27	79.16	90.08	22
Net loans and leases / Core deposits	67.91	78.83	33	84.29	92.26	35	77.46	88.34	29	84.78	103.93	20	86.82	105	19
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.20	0.50	22	0.99	1.73	48	1.05	1.57	50	0.34	0.72	42	-0.48	-0.82	45
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.79	1.06	50	4.94	4.54	63	4.53	4.31	61	2.61	1.36	79	-2.71	-1.98	32
Structured notes appreciation (depreciation) / Tier 1 capital	0.02	0	75	0.03	0	80	0.03	0.02	73	0.03	0	90	0.01	-0.05	95
Percent of Investment Securities															
Held-to-maturity securities	20.30	13.65	68	12.89	11.41	63	11.53	11.38	60	11.08	12.67	56	9.45	16.19	45
Available-for-sale securities	79.67	84.59	31	87.06	86.72	37	88.43	87.23	39	88.85	85.40	44	90.51	81.88	59
U.S. Treasury securities	4.85	6.01	67	4.16	5.26	69	3.51	4.72	69	6.04	6.15	68	5.14	6.99	59
US agency securities (excluding mortgage-backed securities)	4.14	4.24	66	4.07	3.94	69	4.48	4.01	71	0.21	3.49	31	1	4.02	44
Municipal securities	10.08	8.38	67	13.67	9.87	70	13	9.83	68	10.62	7.75	68	10.42	9.16	60
Mortgage-backed securities	65.44	66.09	46	61.51	66.61	42	61.56	66.64	41	71.50	67.43	50	70.85	65.45	54
Asset-backed securities	12.44	2.45	90	13.33	1.91	91	15.43	1.91	93	3.61	1.66	77	5.69	2.05	82
Other debt securities	3.02	3.01	63	3.21	2.93	66	1.97	3.01	53	7.93	2.94	84	6.86	2.79	81
Mutual funds and equity securities	0.02	0.29	36	0.05	0.38	40	0.05	0.35	38	0.08	0.40	41	0.04	0.42	38
Debt securities 1 year or less	22.78	8.18	87	26.30	11.25	85	25.75	10.55	85	23.52	11.86	83	11.07	11.91	61
Debt securities 1 to 5 years	9.19	17.39	37	12.24	17.70	46	10.87	17.03	43	12.62	17.94	51	60.23	19.18	92
Debt securities over 5 years	68.01	72.07	35	61.42	68.10	36	63.33	69.86	35	63.78	66.02	39	28.66	64.73	16
Pledged securities	22.85	33.37	39	29.22	37.16	37	30.54	35.67	43	35.85	30.57	58	31.86	33.30	51
Structured notes, fair value	0.15	0.06	88	0.46	0.02	93	0.29	0.02	92	0.49	0.03	92	0.50	0.04	91
Percent Change from Prior Like Quarter															
Short-term investments	69.16	64.27	62	298.70	124.80	83	159.97	183.32	59	115.01	26.69	86	-17.08	6.77	17
Investment securities	72.67	32.48	84	22.78	20.30	62	42.45	23.62	79	-11.84	11.75	5	-1.12	9.42	28
Core deposits	17.45	16.96	60	37.40	26	82	40.88	26.88	87	8.15	11.23	50	4.46	7.29	50
Noncore funding	-28.57	-21.64	41	6.34	-6.57	68	26.30	-12.18	90	-49.84	6.59	0	-2.60	10.67	27

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,062,465	2,131,997	2,137,851
Commit: Secured commercial real estate loans	1,518,857	1,036,978	1,229,147	920,854	965,946
Commit: Unsecured real estate loans	23,235	40,546	26,587	10,929	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	28,625	32,702	31,748	22,533	25,447
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	21,434	19,628	18,845	16,423	17,366
Credit derivatives - notional amount (holding company as beneficiary)	47,708	10,800	29,998	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	69,142	30,428	48,843	16,423	17,366
Derivative Contracts					
Interest rate futures and forward contracts	185,616	316,100	320,997	110,585	45,162
Written options contracts (interest rate)	176,516	380,015	323,060	185,862	128,867
Purchased options contracts (interest rate)	140,318	205,644	173,965	112,424	91,051
Interest rate swaps	2,959,693	2,868,647	3,018,379	2,043,979	1,955,936
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)						17.21	22.01	40	16.50	23.52	28	17	24.05	31
Standby letters of credit	0.15	0.66	12	0.19	0.72	19	0.18	0.71	15	0.17	0.84	18	0.20	0.92
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62
Credit derivatives - notional amount (holding company as guarantor)	0.11	0.24	61	0.11	0.39	61	0.11	0.35	59	0.13	0.42	63	0.14	0.52
Credit derivatives - notional amount (holding company as beneficiary)	0.24	0.18	72	0.06	0.33	66	0.17	0.30	68	0	0.52	27	0	0.75
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.35	0.13	83	0.18	0.35	77	0.27	0.30	79	0.13	0.45	76	0.14	0.69
Derivative contracts	17.77	47.31	51	21.96	51.49	54	21.56	48.62	51	18.99	68.47	46	17.66	65.81
Interest rate contracts	17.77	35.15	54	21.96	36.10	56	21.56	34.36	53	18.99	47.31	48	17.66	43.84
Interest rate futures and forward contracts	0.95	4.39	64	1.84	8.89	64	1.80	6.21	65	0.86	10.67	60	0.36	11.40
Written options contracts (interest rate)	0.91	1.69	60	2.21	2.33	67	1.82	2.18	65	1.44	2.47	69	1.02	2.16
Purchased options contracts (interest rate)	0.72	1.29	71	1.20	1.45	73	0.98	1.46	72	0.87	2.65	65	0.72	2.32
Interest rate swaps	15.19	20.27	57	16.71	20.71	54	16.96	20.83	55	15.82	28.86	53	15.55	26.74
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)						29	42.82	39	24.39	45.53	26	26.06	44.93	30

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	3,462,143	3,770,406	3,836,401	2,452,850	2,221,016
Interest rate contracts	3,462,143	3,770,406	3,836,401	2,452,850	2,221,016
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	185,616	316,100	320,997	110,585	45,162
Written options	176,516	380,015	323,060	185,862	128,867
Exchange-traded	0	0	0	0	0
Over-the-counter	176,516	380,015	323,060	185,862	128,867
Purchased options	140,318	205,644	173,965	112,424	91,051
Exchange-traded	0	0	0	0	0
Over-the-counter	140,318	205,644	173,965	112,424	91,051
Swaps	2,959,693	2,868,647	3,018,379	2,043,979	1,955,936
Held for trading	2,567,470	2,619,246	2,692,810	0	0
Interest rate contracts	2,567,470	2,619,246	2,692,810	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	894,673	1,151,160	1,143,591	2,452,850	2,221,016
Interest rate contracts	894,673	1,151,160	1,143,591	2,452,850	2,221,016
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,380,202	3,441,246	3,589,028	2,299,689	2,115,720
One year or less	319,467	442,525	444,319	200,557	127,672
Over 1 year to 5 years	1,042,295	951,324	994,141	735,907	585,027
Over 5 years	2,018,440	2,047,397	2,150,568	1,363,225	1,403,021
Gross negative fair value (absolute value)	26,061	33,505	28,990	15,504	26,425
Gross positive fair value	53,274	103,374	86,638	35,008	24,705
Held for trading	39,488	87,979	72,509	0	0
Non-traded	13,786	15,395	14,129	35,008	24,705
Current credit exposure on risk-based capital derivative contracts	48,160	90,560	75,800	32,372	22,514
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	5.36	12.59	48	8.38	14.59	53	8.37	14.05	53	4.51	13.49	41	2.03	12.78	32
Written options	5.10	7.18	55	10.08	8.60	68	8.42	8.18	61	7.58	5.91	69	5.80	6.60	61
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	5.10	6.91	56	10.08	8.13	70	8.42	7.73	64	7.58	5.10	73	5.80	5.49	64
Purchased options	4.05	3.41	66	5.45	3.51	72	4.53	3.42	71	4.58	4.42	66	4.10	4.19	61
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	4.05	3.01	68	5.45	2.98	74	4.53	2.86	74	4.58	3.35	70	4.10	3.20	66
Swaps	85.49	71.71	56	76.08	67.37	50	78.68	68.76	53	83.33	69.75	51	88.06	70.34	59
Held for trading	74.16	40.70	67	69.47	43.02	58	70.19	43.53	56	0	44.16	18	0	46.31	18
Interest rate contracts	74.16	34.66	76	69.47	36.62	69	70.19	36.62	71	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	25.84	59.30	32	30.53	56.98	41	29.81	56.47	43	100	55.84	81	100	53.69	81
Interest rate contracts	25.84	56.22	34	30.53	54.32	43	29.81	53.82	43	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	97.63	91.91	50	91.27	90.28	37	93.55	91.48	39	93.76	93.86	35	95.26	94.47	41
One year or less	9.23	27.90	32	11.74	31.66	37	11.58	32.05	37	8.18	32.17	31	5.75	32.51	25
Over 1 year to 5 years	30.11	29.78	53	25.23	27.15	53	25.91	27.06	52	30	30.45	53	26.34	31.16	41
Over 5 years	58.30	29.19	80	54.30	28.15	77	56.06	29.56	78	55.58	28.09	79	63.17	28.71	82
Gross negative fair value (absolute value)	0.75	1.18	37	0.89	1.65	42	0.76	1.55	38	0.63	0.83	47	1.19	0.72	84
Gross positive fair value	1.54	1.59	50	2.74	2.48	56	2.26	2.23	54	1.43	1.19	63	1.11	0.85	75
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	47	0.02	0.07	41	0.02	0.07	38	0.01	0.06	46	0.02	0.06	61
Gross positive fair value (X)	0.03	0.06	51	0.07	0.10	50	0.05	0.09	47	0.03	0.07	47	0.02	0.06	56
Held for trading (X)	0.02	0.05	61	0.06	0.07	58	0.05	0.07	57	0	0.06	18	0	0.05	19
Non-traded (X)	0.01	0.01	53	0.01	0.02	54	0.01	0.02	51	0.03	0.01	85	0.02	0.01	86
Current credit exposure (X)	0.03	0.05	56	0.06	0.07	54	0.05	0.06	53	0.02	0.05	48	0.02	0.04	64
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.37	0.59	55	0.76	0.91	54	0.62	0.85	52	0.33	0.73	50	0.24	0.53	65

BHC Name

City/State

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	137,010	62,089	62,089	61,203	58,914
Gross losses	12,215	25,621	32,394	18,017	13,158
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	12,425	8,820	14,079	5,801	7,045
Net losses	-210	16,801	18,315	12,216	6,113
Provision for loan and lease losses	-37,600	70,936	75,204	13,102	8,402
Adjustments	0	18,032	18,032	0	0
Ending balance	99,620	134,256	137,010	62,089	61,203
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.27	-0.12	18	0.65	0.66	54	0.49	0.51	51	0.10	0.15	46	0.07	0.14	29
Provision for loan and lease losses / Average loans and leases	-0.43	-0.21	21	0.93	1.06	51	0.71	0.82	47	0.15	0.24	41	0.10	0.24	26
Provision for loan and lease losses / Net loan and lease losses	17,904.76	-65.12	98	422.21	587.54	53	410.61	487.86	61	107.25	130.58	45	137.44	134.68	66
Allowance for loan and lease losses / Total loans and leases not held for sale	0.89	1.32	20	1.14	1.58	24	1.20	1.58	29	0.70	0.83	38	0.73	0.90	33
Allowance for loan and lease losses / Total loans and leases	0.88	1.30	22	1.13	1.55	25	1.19	1.55	30	0.70	0.81	40	0.73	0.89	34
Allowance for loan and lease losses / Net loans and leases losses (X)	17.40			5.99	11.29	44	7.48	11.58	52	5.08	8.03	52	10.01	7.54	76
Allowance for loan and lease losses / Nonaccrual assets	221.75	330.05	40	273.52	301.93	58	222.42	299.17	46	175.68	218.72	57	257.40	214.03	71
ALLL / 90+ days past due + nonaccrual loans and leases	221.75	271.93	48	273.52	249.38	67	222.42	244.34	52	169.95	151.73	68	243.55	160.51	78
Gross loan and lease losses / Average loans and leases	0.14	0.20	45	0.34	0.35	59	0.31	0.34	57	0.21	0.28	47	0.16	0.30	35
Recoveries / Average loans and leases	0.14	0.08	82	0.12	0.07	80	0.13	0.07	87	0.07	0.08	51	0.09	0.09	53
Net losses / Average loans and leases	0	0.12	12	0.22	0.28	52	0.17	0.27	46	0.14	0.21	46	0.07	0.22	31
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	38.36	25.09	78	48.95	24.77	90	78.14	33.98	91	44.09	36.22	75	57.73	41.30	79
Earnings coverage of net loan and lease losses (X)	-1,161.62	26.30	1	12.08	20.97	50	15.54	22.91	58	20.61	24.40	61	36.70	21.75	79
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.02	29	0.06	0.04	73	0.01	0.04	30	0.01	0.01	55	0.04	0.02	71
Real estate loans secured by 1-4 family	-0.04	-0.01	23	-0.08	0.01	4	-0.07	0.01	5	0.02	0.01	60	0.02	0.01	58
Revolving	-0.05	-0.07	33	-0.07	0.01	18	-0.08	0.01	14	0.07	0.02	73	0.11	0.03	75
Closed-end	-0.04	-0.01	19	-0.08	0.01	3	-0.06	0	6	-0.01	0	30	-0.03	0.01	15
Commercial real estate loans	0.01	0.04	54	0.13	0.06	80	0.04	0.07	52	0.01	0.01	62	0.04	0.01	74
Construction and land development	-0.05	0.01	13	-0.02	0	21	-0.03	0	21	-0.07	-0.01	15	-0.04	-0.03	28
1-4 family	-0.01	0	10	0	0	21	-0.01	0	16	0.01	0	94	-0.01	-0.01	20
Other	-0.04	0.01	18	-0.02	0	18	-0.02	0	17	-0.08	-0.01	8	-0.03	-0.02	26
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0.03	0.05	59	0.18	0.08	78	0.06	0.11	52	0.04	0.02	72	0.06	0.02	80
Owner-occupied	0.03	0.01	86	0.02	0.02	73	0.02	0.02	68	0.02	0.01	79	0.02	0.01	74
Other	0	0.04	20	0.16	0.05	83	0.04	0.08	58	0.03	0.01	80	0.05	0.01	85
Real estate loans secured by farmland	-0.24	-0.01	4	-0.12	0.04	3	0.06	0.02	83	-0.07	0.01	5	0.73	0	97
Commercial and industrial loans	-0.04	0.19	10	0.38	0.46	52	0.47	0.47	59	0.47	0.37	71	0.07	0.31	17
Loans to individuals	0.69	0.72	60	0.95	1.25	54	0.96	1.13	57	1.54	1.17	69	0.69	1.16	44
Credit card loans					2.27		3.33				3.11				2.92
Agricultural loans	0.37	0.02	92	3.74	0.11	95	2.71	0.19	95	2.45	0.08	97	1.47	0.15	95
Loans to foreign governments and institutions					0		0		0		0			0	
Other loans and leases	0.37	0.09	89	1.60	0.14	95	1.36	0.15	94	0.69	0.15	90	0.37	0.14	83

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		7,589		12,597		20,370		19,763		24,772
90+ days past due loans and leases		0		0		1		1,192		1,353
Nonaccrual loans and leases.....		44,924		49,084		61,600		35,342		23,777
Total past due and nonaccrual loans and leases.....		52,513		61,681		81,971		56,297		49,902
Restructured 30–89 days past due		329		826		886		269		1,399
Restructured 90+ days past due		0		0		0		0		310
Restructured nonaccrual		16,429		17,338		20,587		8,247		7,093
Total restructured loans and leases		16,758		18,164		21,473		8,516		8,802
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		36,265		36,314		40,159		45,718		43,637
Other real estate owned.....		2,313		953		647		475		1,305
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.07	0.29	10	0.11	0.37	18	0.18	0.39	24	0.22
90+ days past due loans and leases	0	0.09	10	0	0.13	10	0	0.12	18	0.01
Nonaccrual loans and leases.....	0.40	0.54	38	0.41	0.66	29	0.54	0.66	44	0.40
90+ days past due and nonaccrual loans and leases.....	0.40	0.68	28	0.41	0.84	23	0.54	0.85	34	0.41
30–89 days past due restructured.....	0	0.01	59	0.01	0.01	65	0.01	0.01	61	0
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured.....	0.15	0.12	66	0.15	0.14	60	0.18	0.13	68	0.09
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.07	0.29	10	0.11	0.37	18	0.18	0.40	24	0.22
90+ days past due assets	0	0.09	9	0	0.13	9	0	0.12	17	0.01
Nonaccrual assets	0.40	0.55	37	0.41	0.67	29	0.54	0.67	43	0.40
30+ days past due and nonaccrual assets	0.47	1	19	0.52	1.25	16	0.71	1.29	28	0.63
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.23	0.40	25	0.29	0.52	26	0.35	0.52	34	0.28
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.42	26	0.29	0.55	23	0.35	0.55	34	0.29
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.43	0.48	49	0.51	0.61	43	0.58	0.60	52	0.63
Allowance for loan and lease losses	84.15	67.85	73	64.93	66.38	58	75.39	66.66	69	131.75
Equity capital + allowance for loan and lease losses	3.77	4.12	48	4.15	5.10	39	4.82	4.97	53	4.82
Tier 1 capital + allowance for loan and lease losses.....	4.58	4.89	53	5.16	6.26	46	5.94	6.05	54	6.01
Loans and leases + other real estate owned	0.74	0.82	50	0.73	0.98	40	0.90	0.97	50	0.92

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30-89 days past due		0.06	0.25	16	0.10	0.35	21	0.19	0.39	29	0.20	0.38	26	0.21	0.42	25
	90+ days past due		0	0.12	15	0	0.17	15	0	0.16	28	0.01	0.16	43	0.01	0.22	37
	Nonaccrual.....		0.42	0.60	43	0.54	0.70	45	0.52	0.76	37	0.44	0.46	52	0.30	0.57	30
Commercial and industrial	30-89 days past due		0.08	0.24	29	0.11	0.24	37	0.13	0.23	46	0.26	0.31	52	0.54	0.30	81
	90+ days past due		0	0.02	17	0	0.03	18	0	0.03	16	0.01	0.05	47	0.01	0.05	50
	Nonaccrual.....		0.36	0.65	37	0.16	0.80	13	0.60	0.75	44	0.27	0.83	23	0.21	0.76	17
Individuals	30-89 days past due		0.26	0.60	34	0.15	0.74	16	0.32	0.83	23	0.62	0.83	38	0.47	0.84	28
	90+ days past due		0	0.08	18	0	0.11	17	0	0.14	19	0.01	0.17	40	0.05	0.16	50
	Nonaccrual.....		0.08	0.17	45	0.18	0.24	54	0.16	0.28	50	0.13	0.17	53	0.25	0.23	61
Depository institution loans	30-89 days past due			0.03			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30-89 days past due		0	0.11	29	0.05	0.15	60	0	0.17	28	0.06	0.24	57	0	0.17	27
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.51	25	1.17	0.72	78	0.34	0.49	65	2.50	0.67	87	0.69	0.75	65
Foreign governments	30-89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30-89 days past due		0.12	0.11	67	0.21	0.14	73	0.81	0.18	89	0.52	0.20	80	0.34	0.17	78
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.07	0.13	62	0.43	0.19	79	0.33	0.15	79	0.50	0.13	88	0.64	0.14	88

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.13	0.36	30	0.24	0.51	32	0.42	0.65	38	0.38	0.67	28	0.44	0.71	33
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	32	0.01	0.31	39	0.04	0.46	39
	Nonaccrual	0.63	0.76	47	0.89	0.91	59	0.83	0.89	57	0.74	0.73	58	0.56	0.86	40
Revolving	30–89 days past due	0.20	0.33	36	0.25	0.40	41	0.31	0.48	39	0.29	0.45	32	0.36	0.50	36
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	61	0	0.05	50	0	0.05	25
	Nonaccrual	0.20	1.05	22	0.37	1.28	25	0.35	1.13	24	0.51	1	40	0.34	1.17	25
Closed-end	30–89 days past due	0.11	0.36	30	0.24	0.52	33	0.47	0.65	46	0.43	0.70	35	0.47	0.75	39
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0.02	0.35	43	0.06	0.53	46
Junior lien	30–89 days past due	0.78	0.71	65	1.11	0.89	73	1.03	0.87	67	0.85	0.70	67	0.68	0.84	46
	Nonaccrual	0	0.01	46	0.01	0.02	36	0.02	0.02	64	0.01	0.02	39	0.02	0.03	52
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	62	0	0	51
	Nonaccrual	0	0.04	20	0	0.05	15	0	0.04	21	0.01	0.04	32	0.01	0.06	28
Commercial real estate	30–89 days past due	0.02	0.16	22	0.04	0.21	24	0.09	0.26	38	0.12	0.18	43	0.10	0.17	33
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0.01	0.03	58	0	0.03	48
	Nonaccrual	0.33	0.48	46	0.38	0.53	47	0.39	0.62	42	0.28	0.23	68	0.17	0.28	40
Construction and development	30–89 days past due	0.06	0.15	54	0.09	0.24	50	0.08	0.28	43	0.20	0.28	60	0.08	0.21	40
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0.03	0.02	79	0.01	0.02	70
1–4 family	Nonaccrual	0.12	0.31	58	0.19	0.32	59	0.18	0.41	55	0.27	0.20	77	0.09	0.19	49
	30–89 days past due	0.02	0.03	68	0.06	0.03	76	0.02	0.03	60	0.04	0.06	61	0.06	0.06	65
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	87
Other	Nonaccrual	0	0.02	65	0.01	0.03	58	0.01	0.03	62	0.08	0.02	86	0.03	0.02	71
	30–89 days past due	0.04	0.10	64	0.03	0.17	44	0.06	0.22	51	0.16	0.20	68	0.02	0.13	40
	90+ days past due	0	0	40	0	0	39	0	0	40	0.03	0.01	83	0.01	0.02	73
	Nonaccrual	0.11	0.25	65	0.18	0.26	64	0.17	0.35	61	0.19	0.17	72	0.06	0.15	49
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0.05	0.10	59
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0.13	0.08	75
Nonfarm non-residential	30–89 days past due	0.02	0.12	24	0.03	0.21	27	0.10	0.23	45	0.10	0.14	44	0.11	0.17	38
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0.01	0.03	52	0	0.03	48
Owner Occupied	Nonaccrual	0.41	0.58	48	0.45	0.68	44	0.46	0.80	41	0.30	0.28	60	0.21	0.30	43
	30–89 days past due	0.01	0.04	28	0.01	0.07	30	0.04	0.07	50	0.09	0.07	65	0.09	0.09	54
	90+ days past due	0	0	35	0	0	34	0	0	33	0.01	0.01	64	0	0.01	54
Other	Nonaccrual	0.11	0.20	38	0.21	0.26	45	0.16	0.27	36	0.28	0.16	75	0.19	0.17	63
	30–89 days past due	0.01	0.07	37	0.02	0.13	34	0.06	0.14	51	0.01	0.07	26	0.02	0.07	41
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.30	0.31	61	0.24	0.36	54	0.30	0.44	49	0.02	0.10	29	0.01	0.13	20
Farmland	30–89 days past due	0.11	0.13	68	0.35	0.24	77	0	0.11	30	0.22	0.23	64	0.74	0.25	84
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.75	1.06	64	1.20	1.49	58	0.82	1.13	59	1.27	0.84	71	0.44	1.23	55
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,729,366	1,734,709	1,736,528	1,587,146	1,589,561										
Retained earnings	311,176	116,437	158,716	40,152	-90,419										
Accumulated other comprehensive income (AOCI)	-1,932	41,185	37,710	8,394	-41,589										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,038,610	1,892,331	1,932,954	1,635,692	1,457,553										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	407,618	391,994	388,494	352,150	350,787										
Accumulated other comprehensive income-related adjustments	-1,933	41,185	37,710	8,394	-41,589										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,632,925	1,459,152	1,506,750	1,275,148	1,148,355										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,632,925	1,459,152	1,506,750	1,275,148	1,148,355										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	96,422	96,422	96,422	24,250	24,250										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	96,422	96,422	96,422	24,250	24,250										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	96,422	96,422	96,422	24,250	24,250										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	111,357	111,625										
Non-qualifying capital instruments	120,000	150,596	148,443	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	80,503	104,333	102,753	65,547	64,613										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	200,503	254,929	251,196	176,904	176,238										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	200,503	254,929	251,196	176,904	176,238										
Exited advanced approach tier 2 capital															
Total capital	1,929,850	1,810,503	1,854,368	1,476,302	1,348,843										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	19,305,607	16,975,226	17,665,347	12,920,713	12,558,773										
Less: Deductions from common equity tier 1 capital	407,618	391,994	388,494	352,150	350,787										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	18,897,989	16,583,232	17,276,853	12,568,563	12,207,986										
Total risk-weighted assets	12,929,134	11,857,146	12,240,440	9,834,051	9,441,622										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.63	12.59	56	12.31	12.26	56	12.31	12.35	55	12.97	12.11	75	12.16	12.09	61
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	13.38	13.31	61	13.12	12.97	61	13.10	13.08	57	13.21	12.78	66	12.42	12.85	52
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.93	15.21	53	15.27	15.12	63	15.15	15.23	55	15.01	14.36	69	14.29	14.45	62
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.15	9.07	57	9.38	9.05	61	9.28	9.13	55	10.34	9.76	66	9.61	9.71	47
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		4,296			3,003			3,196			2,817			1,060		43.06	
Total property and casualty assets		4,296			3,003			3,196			2,817			1,060		43.06	
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		3,296			2,826			2,819			1,739			787		16.63	
Total property and casualty equity		3,296			2,826			2,819			1,739			787		16.63	
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		1,108			1,087			1,079			946			588		1.93	
Total property and casualty		1,108			1,087			1,079			946			588		1.93	
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		374			317			380			286			273		17.98	
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		3,427			1,754			2,776			1,592			1,334		95.38	5611.67
Other insurance activities income		1,602			534			1,094			116			270		200.00	2570.00
Insurance and reinsurance underwriting income		1,825			1,220			1,682			1,476			1,064		49.59	
Premiums		1,825			1,220			1,682			1,476			1,064		49.59	
Credit related insurance underwriting		1,825			1,220			1,682			1,476			1,064		49.59	
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		717			475			1,100			530			476		50.95	
Net assets of insurance underwriting subsidiaries		0			0			0			0						
Life insurance assets		204,281			201,515			201,968			202,664			192,616		1.37	65.91

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0.02	0	91	0.02	0	88	0.02	0	89	0.02	0.01	85	0.01	0.01	0.01	78			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	53.46	76	100	54.17	76	100	53.67	76	100	51.47	79	100	56.12	78				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	46.54	24	0	45.83	23	0	46.33	23	0	48.53	20	0	43.88	21				
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26				8.53				
Insurance activities revenue / Adjusted operating income	0.64	0.38	76	0.37	0.41	69	0.42	0.41	72	0.28	0.47	68	0.25	0.47	64				
Premium income / Insurance activities revenue	53.25	2.90	93	69.56	2.06	96	60.59	2.84	94	92.71	7.32	92	79.76	4.86	94				
Credit related premium income / Total premium income	100	31.14	85	100	40.11	80	100	38.23	81	100	34.91	83	100	44.54	78				
Other premium income / Total premium income	0	68.86	15	0	59.89	19	0	61.77	18	0	65.09	16	0	55.46	21				
Insurance underwriting net income / Consolidated net income	0.51	0.02	93	1.04	0.03	95	0.66	0.03	93	0.51	0.08	89	0.35	0.08	89				
Insurance net income (P/C) / Equity (P/C)	44.82	28.21	76	51.29	10.18	90	38.28	15.59	84	54.40	19.86	85	74.71	15.64	95				
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	39.29	-364.02	40	38.93	654.61	28	65.40	447.82	50	35.91	233.61	33	44.74	160.49	23				
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.17	11.72	45	11.93	11.07	51	11.61	11.03	49	14.89	11.51	65	15.61	10.22	70				
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)			110			0			0			0		0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	75	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34				

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	15,000	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	15,000	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets.....		3.36			2.65			2.04			12.40			3.24	
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.02	0.02	0.02	0.01	0.01
Dollar Amount in Thousands					
	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	96,968	161,754	163,513	14,990	171,917	-40.05	1469.06
Dividends	89,000	150,000	150,000	0	161,500	-40.67	
Interest	289	335	493	269	160	-13.73	204.21
Management and service fees	7,679	11,419	13,020	14,721	10,257	-32.75	26.20
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	8	16	20	4,687	895	-50.00	100.00
Dividends	8	16	20	4,687	895	-50.00	100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	96,976	161,770	163,533	19,677	172,812	-40.05	1468.18
Securities gains (losses)	0	0	0	0	0		
Other operating income	438	204	294	99	22	114.71	
Total operating income	97,414	161,974	163,827	19,776	172,834	-39.86	1475.26
Operating Expenses							
Personnel expenses	8,606	10,482	13,084	14,754	11,151	-17.90	25.54
Interest expense	10,309	9,268	13,135	10,279	10,050	11.23	29.40
Other expenses	3,488	4,075	3,332	4,420	5,246	-14.40	60.74
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	22,403	23,825	29,551	29,453	26,447	-5.97	31.84
Income (loss) before taxes	75,860	137,579	133,990	-9,697	146,417	-44.86	
Applicable income taxes (credit)	-5,859	-1,672	-2,681	-8,711	-1,640		
Extraordinary items							
Income before undistributed income of subsidiaries	81,719	139,251	136,671	-986	148,057	-41.32	
Equity in undistributed income of subsidiaries	136,064	-34,663	27,419	186,708	18,054		72.70
Bank subsidiaries	136,113	-34,663	27,419	190,505	18,025		74.49
Nonbank subsidiaries	-49	0	0	-3,797	29		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	217,783	104,588	164,090	185,722	166,111	108.23	196.57
Memoranda							
Bank net income	225,113	115,337	177,419	190,505	179,525	95.18	188.59
Nonbank net income	-41	16	20	890	924		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,142,073	88.62	1,973,954	85.14	2,032,433	86.35	1,814,414	1,522,402	8.52	78.57
Common and preferred stock		2,122,453	87.81	1,971,219	85.02	2,028,965	86.21	1,814,414	1,522,402	7.67	76.93
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		19,620	0.81	2,735	0.12	3,468	0.15	0	0	617.37	
Investment in nonbank subsidiaries		23,171	0.96	752	0.03	752	0.03	752	4,549	2981.25	547.60
Common and preferred stock		23,171	0.96	752	0.03	752	0.03	752	4,549	2981.25	547.60
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		8,236	0.34	6,777	0.29	8,052	0.34	5,515	2,590	21.53	632.09
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		220,948	9.14	305,364	13.17	288,012	12.24	29,548	145,669	-27.64	348.43
Cash and due from unrelated depository institution		1	0	1,230	0.05	1,231	0.05	2,947	0	-99.92	
Premises, furnishings, fixtures and equipment		762	0.03	833	0.04	815	0.03	888	987	-8.52	2209.09
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		21,947	0.91	29,582	1.28	22,326	0.95	21,444	18,311	-25.81	35.42
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,417,138	100.00	2,318,492	100.00	2,353,621	100.00	1,875,508	1,694,508	4.25	90.36
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		133,681	5.53	183,216	7.90	183,441	7.79	84,517	84,372	-27.04	-15.68
Subordinated notes and debentures		99,394	4.11	110,334	4.76	110,411	4.69	110,194	110,121	-9.92	
Other liabilities		47,640	1.97	39,535	1.71	34,018	1.45	27,153	24,762	20.50	206.43
Balance due to subsidiaries and related institutions		14,064	0.58	18,153	0.78	18,222	0.77	17,953	17,700	-22.53	-14.34
Total liabilities		294,779	12.20	351,238	15.15	346,092	14.70	239,817	236,955	-16.07	54.73
Equity Capital		2,122,359	87.80	1,967,254	84.85	2,007,529	85.30	1,635,691	1,457,553	7.88	96.64
Perpetual preferred stock (income surplus)		96,422	3.99	96,422	4.16	96,422	4.10	0	0	0.00	
Common stock		86,559	3.58	86,611	3.74	86,675	3.68	79,014	89,978	-0.06	10.92
Common surplus		1,642,807	67.96	1,648,098	71.08	1,649,853	70.10	1,508,131	1,499,583	-0.32	28.86
Retained earnings		298,503	12.35	94,938	4.09	136,869	5.82	40,152	-90,419	214.42	
Accumulated other comprehensive income		-1,932	-0.08	41,185	1.78	37,710	1.60	8,394	-41,589		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		2,417,138	100.00	2,318,492	100.00	2,353,621	100.00	1,875,508	1,694,508	4.25	90.36
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		14,064	0.58	18,153	0.78	18,222	0.77	17,953	17,700	-22.53	-14.34
Notes payable to subsidiaries that issued TPS		13,444	0.56	17,401	0.75	17,470	0.74	17,201	16,948	-22.74	-14.99
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	14.04	12.52	66	7.91	6.29	66	9.01	7.29	68	11.94	9.68	73	12.04	10.40	69
Profitability															
Net income / Average equity capital	14.66	12.35	73	8.48	6.43	66	9.56	7.45	71	11.33	10.51	65	11.91	11.19	62
Bank net income / Average equity investment in banks	-0.87	13.18	4	2.84	8.01	42	2.66	9.75	37	26.96	7.89	90	20.80	7.10	86
Nonbank net income / Average equity investment in nonbanks	11.04			6.72			7.01			8.55			8.78		
Subsidiary HCs net income / Average equity investment in sub HCs	103.37	96.45	66	110.28	87.60	74	108.12	88.16	72	102.58	82.22	50	108.08	82.56	82
Bank net income / Parent net income	3.22			4.43	29	0.01	3.59	28	0.48	5.93	44	0.56	3.78	48	
Nonbank net income / Parent net income	66.57			81.94			68.34			74			72.48		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	13.89	16.51	54	17.85	20.37	64	17.24	20.06	65	14.66	20.43	60	16.26	20.88	61
Total debt / Equity capital	10.98	11.37	63	14.92	14.74	65	14.64	14.41	66	11.90	14.31	65	13.34	14.69	63
Total debt + notes payable to subs that issued TPS / Equity capital	11.62	13.41	54	15.81	17.04	63	15.51	16.67	64	12.96	16.36	61	14.51	17.10	62
Total debt + Loans guaranteed for affiliate / Equity capital	10.98	11.46	61	14.92	15.02	65	14.64	14.68	66	11.90	14.56	64	13.34	15.14	62
Total debt / Equity capital – excess over fair value	10.98	11.47	63	14.92	14.86	65	14.64	14.52	66	11.90	14.51	65	13.34	14.81	63
Long-term debt / Equity capital	10.98	10.65	63	14.92	13.73	66	14.64	13.56	67	11.90	13.04	65	13.34	13.37	67
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	94.31	40.69	89	89.85	32.61	93	89.88	34.67	94	83.13	28.44	93	72.79	28.63	87
Double Leverage															
Equity investment in subs / Equity capital	101.10	103.15	42	100.24	103.27	35	101.11	102.81	41	110.97	103.22	84	104.76	103.10	62
Total investment in subs / Equity capital	102.02	108.29	39	100.38	110.46	22	101.28	110.16	30	110.97	111.07	71	104.76	112.48	46
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.08	0.27	42	0.03	0.69	33	0.14	0.47	41	0.97	0.36	78	0.42	0.35	58
Equity investment in subs – equity cap / Net income-div (X)	0.11	0.85	12	0.06	2.31	9	0.22	1.82	10	1.37	1.22	63	0.58	1.22	31
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	137.67	152.56	50	242.01	128.63	88	186.81	136.59	79	45.12	177.68	5	247.16	162.34	84
Cash from ops + noncash items + op expense / Op expense + dividend	137.16	155.61	50	277.61	142.45	87	217.27	147.24	81	56.15	190.27	8	281.10	174.91	85
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	55.49	94.59	23	507.67	140.42	96	387.74	134.08	96	-25.36	116.34	4	266.55	103.19	95
Pretax operating income + interest expense / Interest expense	835.86	1,645.53	37	1,584.45	1,826.91	69	1,120.10	2,016.32	54	5.66	1,968.54	4	1,556.89	2,898.75	60
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	791.08	1,896.20	34	1,478.27	1,413.95	71	1,056.12	1,539.23	58	16.46	1,632.83	2	1,329.36	1,369.37	62
Dividends + interest from subsidiaries / Interest expense + dividends	134.37	174.48	44	270.71	144.62	86	195.53	150.43	75	7.64	210.80	1	286.80	188.90	81
Fees + other income from subsidiaries / Salary + other expenses	63.49	12.03	89	78.44	14.76	91	79.31	13.95	92	76.78	16.52	90	62.55	16.08	86
Net income / Current part of long-term debt + preferred dividends (X)	42.23	40.79	75	57.66	26.65	85	46.44	35.64	82		57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.14	3.29	83	10.56	3.69	83	9.33	3.85	82	-1.94	2.64	12	7.64	2.61	79
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	68.71	69.90	56	33.23	84.44	15	46.71	81.10	26		57.84		31.49	57.26	24
Dividends declared / Net income	25.78	27.22	48	44.24	49.77	45	38.91	42.29	47	29.40	33.08	43	28.07	27.33	43
Net income – dividends / Average equity.....	10.42	9.25	68	4.41	3.19	63	5.51	4.14	67	8.43	6.46	77	8.66	7.33	69
Percent of Dividends Paid															
Dividends from bank subsidiaries	158.51	160.45	61	324.17	130.19	88	234.95	132.17	80	0	178.13	9	346.36	157.73	86
Dividends from nonbank subsidiaries	0.01	6.19	44	0.03	3.74	52	0.03	3.41	49	8.58	7.53	77	1.92	7.13	70
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	158.52	213.42	50	324.20	167.02	85	234.98	174.85	75	8.58	260.40	5	348.28	215.26	82
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	39.54	43.30	44	130.05	61.85	85	84.55	60.28	73	0	66.55	4	89.96	60.71	82
Interest income from bank subsidiaries.....	0.13	0.11	80	0.29	0.48	66	0.28	0.36	68	0.14	0.54	64	0.09	0.52	61
Management and service fees from bank subsidiaries	3.41	0.87	84	9.90	1.79	87	7.34	1.47	86	7.73	1.55	85	5.71	1.88	81
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	43.08	48.70	45	140.24	71.13	87	92.16	62.88	74	7.87	69.36	9	95.76	63.43	80
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90		100	52.29	74	100	56.39	72	526.63	82.95	91	96.86	51.40	74
Interest income from nonbank subsidiaries.....		2.38		0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries		0.66		0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....		0.11		0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries		94.31		100	70.62	67	100	79.84	64	526.63	150.41	87	96.86	99.33	54
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	91.36	72.55	43	92.61	68	52	91.56	69.76	46	0	67.32	10	93.44	65.18	55
Interest income from bank subsidiaries.....	0.30	0.27	79	0.21	1.03	65	0.30	0.63	69	1.36	0.80	77	0.09	0.92	57
Management and service fees from bank subsidiaries	7.88	1.64	85	7.05	2.06	82	7.95	1.87	85	74.44	1.81	99	5.93	2.01	82
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.54	82.68	68	99.86	80.80	73	99.81	82.20	77	75.80	78.80	27	99.47	74.20	68
Dividends from nonbank subsidiaries	0.01	3.56	42	0.01	2.36	51	0.01	1.95	48	23.70	2.65	92	0.52	2.57	65
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.01	5.69	30	0.01	5.80	37	0.01	4.70	34	23.70	7.29	84	0.52	7.64	52
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	6.03	28.03	37	6.18	27.05	40	6.20	27.08	38	9.22	28.33	46	9.10	26.53	46